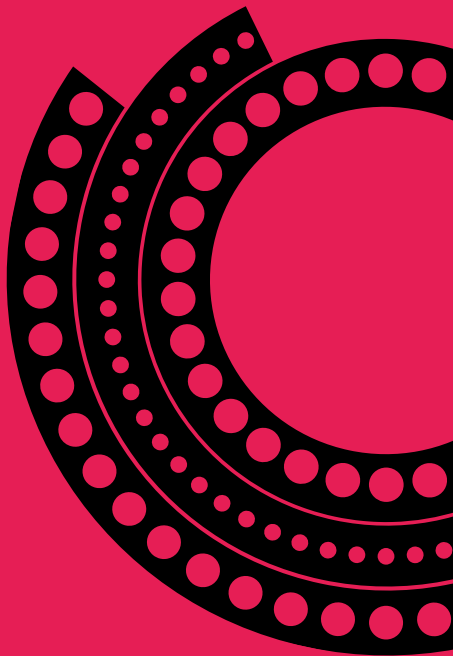
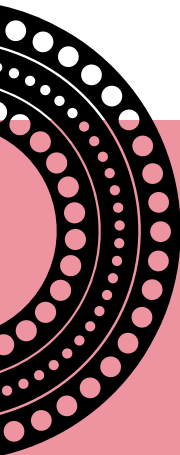


Pocket Statistics

2021



Kela®



Pocket Statistics 2021

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Inquiries

tilastojulkaisut@kela.fi

Orders

julkaisut@kela.fi

www.kela.fi/statistics

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Foreword

Kela, the Finnish Social Insurance Institution, secures the income and promotes the health of the population and supports the capacity of individual citizens to care for themselves in different stages of their lives. Kela's services are available to all persons covered under the Finnish social security system, including those residing abroad. Employer organisations may also be Kela's customers.

Kela administers benefit schemes such as basic pensions, health insurance, rehabilitation, basic unemployment protection, family benefits, housing benefits, financial aid for students, basic social assistance and disability benefits. Employers may receive compensation from Kela for some expenses of sickness and family leave related absences and occupational health care.

Services are available online, by phone and in local offices. There is also a direct-reimbursement option for certain benefits, where customers are compensated directly at the private medical centre, pharmacy or taxi without having to file a separate claim.

Key of symbols

- * = Provisional figure or estimate
- = Magnitude nil
- . = Category not applicable

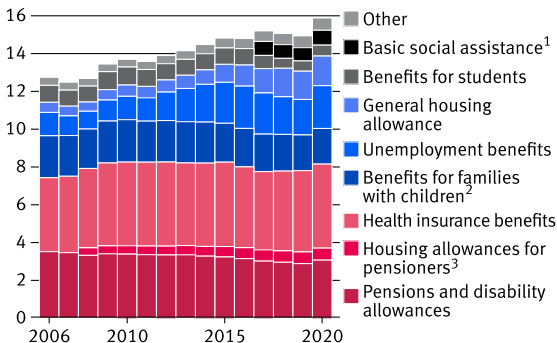
Expenditure on Kela benefits, € million

	2019	2020	2021*
Total benefits paid	14,893	15,886	16,467
Pension benefits	2,327	2,516	2,511
Disability allowances	551	554	563
Sickness benefits	4,289	4,447	4,711
Rehabilitation benefits	532	560	658
Unemployment benefits	1,870	2,266	2,300
Benefits for families with children	1,883	1,884	1,856
General housing allowances	1,491	1,567	1,648
Housing allowances for pensioners	616	636	663
Benefits for students	544	578	624
Basic social assistance ¹	698	784	754
Other benefits	91	95	180

1 Includes temporary compensation due to epidemic outbreak paid 2020.

Benefit expenditure of Kela

€ billion
(at 2020 prices)



1 Includes temporary compensation due to epidemic outbreak paid 2020.

2 Parenthood allowances are included in health insurance benefits.

3 Housing allowances for pensioners were included in pensions until 2008.

Recipients of Kela benefits

	2019	2020
Pension benefits ¹	618,421	609,814
Disability allowances ¹	264,714	261,937
Sickness allowances ²	304,146	294,568
Parenthood allowances	138,476	137,836
Refunds for medical expenses	3,762,919	3,673,482
Rehabilitation benefits	134,010	150,091
Unemployment allowance or labour market subsidy ¹	208,478	247,307
Maternity grant	44,351	49,177
Child benefit ¹ (no. of children)	985,832	977,024
Child care allowances ¹ (no. of families)	71,074	66,968
Child maintenance allowance ¹ (no. of children)	103,764	101,814
General housing allowance ¹ (no. of households)	379,667	402,559
Housing allowance for pensioners ¹	212,192	213,183
Financial aid for students ¹	231,603	250,217
Basic social assistance (no. of households)	274,408	288,329
School transport subsidy ¹	28,972	26,980

1 At year-end.

2 Not including recipients of sickness allowance that is based solely on the Self-Employed Persons' Pensions Act.

Kela in figures

	2019	2020
Total expenditure, € million	15,411	16,432
Expenditure on benefits, € million	14,893	15,886
Administration expenses, percentage of total expenditure	3.4	3.3
Benefit expenditure, percentage of the GDP	6.2*	6.7*
Benefit expenditure, percentage of the total wage bill	16.0*	17.1*
Benefit expenditure (excl. benefits for students), percentage of total social protection expenditure	19.9*	20.3*
Benefit expenditure per capita, €	2,695	2,871

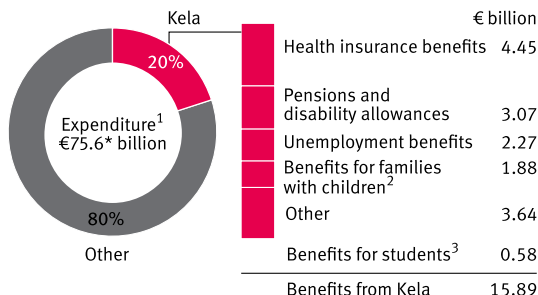
Level of selected economic indicators, € billion

	2019	2020
Kela benefit expenditure	14.9	15.9
GDP	240.3*	237.5*
Total wage bill	93.2*	92.8*
Social protection expenditure	72.1*	75.6*
Total pension expenditure	32.3	33.3*

Selected indicators

	2020	2021
National pension index (1957 = 100)	1,633	1,639
Employment pension index (1962 = 100)	2,617	2,631
Wage coefficient (2004 = 1)	1.446	1.465
Cost of living index (1951 : 10 = 100)	1,974	2,002*
Consumer price index (2005 = 100)	123.6	125.3*
Earnings index (2005 = 100)	142.5*	146.3*

Proportion of Kela benefits in total social protection expenditure 2020

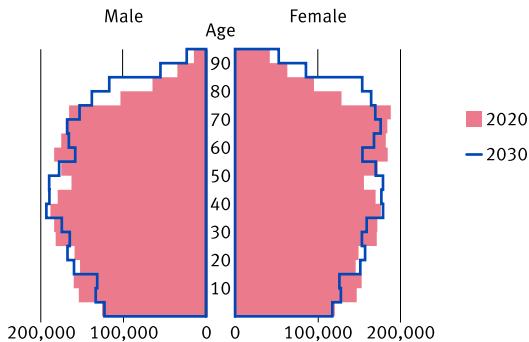


1 Earnings-related pensions €29.7 billion and municipal social and health services €19.2 billion comprise the majority of social protection expenditure.

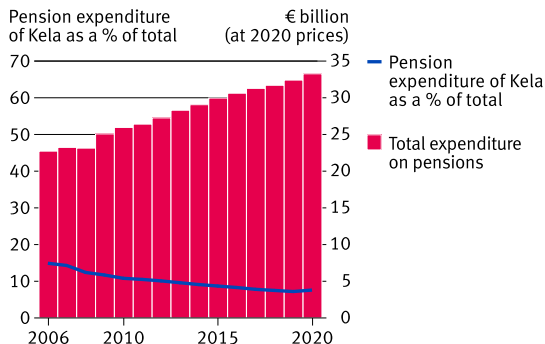
2 Parenthood allowances are included in health insurance benefits.

3 Benefits for students are included among the benefits provided by Kela, but not in the social protection expenditure.

Population by age and gender



Expenditure on pensions



NB. Starting with 2010, also includes free-form pensions from insurance providers.

Expenditure on pensions

	2019	2020*
Total pension expenditure, € million	32,310	33,268
Pension benefits from Kela	2,324	2,515
Employment pensions	28,858	29,671
Special provision pensions ¹	455	445
Free-form pensions	673	637
Proportion of pensions	%	%
In social protection expenditure	44.8*	44.0*
In GDP	13.4*	14.0*

1 Occupational Accidents, Injuries and Diseases Act, Motor Liability Insurance Act, Act on Compensation for Military Accidents and Service-Related Illnesses and Act on Compensation for Accidents and Service-Related Illnesses in Crisis Management Duties.

Pension recipients at year-end

	2019	2020
Pension recipients, total¹	1,612,473	1,617,561
Old age pension	1,384,385	1,397,155
Disability pension	197,492	193,629
Survivor benefits	264,997	236,387
Other pensions	10,564	8,700

1 A person may receive more than one type of pension.

Old-age and disability pensions¹ at year-end

	2019	2020
Pension recipients, total	1,518,768	1,529,656
Recipients of Kela pension only ²	79,717	80,588
Recipients of both Kela and employment pension	475,060	468,638
Recipients of employment pension only ²	963,991	980,430
Recipients of Kela pension, total	554,777	549,226
Recipients of employment pension, total	1,439,051	1,449,068
Average monthly pension	€/month	€/month
All pensions recipients	1,701	1,744
Recipients of Kela pension only ²	765	811
Recipients of both Kela pension and employment pension	1,056	1,100
Proportion of pension payments from Kela	263	289
Recipients of employment pension only ²	2,097	2,128

1 Residents of Finland only.

2 A person may also receive special provision pension. Recipients of only guarantee pension are not included.

Expenditure on pension benefits provided by Kela

	2019	2020
Total benefits paid, € million	2,324.3	2,514.6
National pensions	2,054.0	2,211.4
Old age pension	1,380.0	1,497.4
Old age pension paid to persons under 65	28.4	25.3
Disability pensions	674.0	714.1
Guarantee pension	230.8	262.1
Survivor benefits	25.3	24.5
Spouse's pension	10.2	9.8
Orphan's pension	15.1	14.7
Child increase	5.0	4.9
Front-veteran's supplement	9.2	11.7
Proportion of Kela pension benefits in total pension expenditure, %	7.2	7.6*

Recipients of pension benefits from Kela at year-end

	2019	2020
Total number of recipients	618,421	609,814
National pensions	586,733	579,366
Old age pension	459,830	455,040
Old age pension paid to persons under 65	10,278	7,812
Disability pension	126,903	124,326
Guarantee pension	109,476	113,967
Spouse's pension	4,641	4,520
Orphan's pension	15,212	14,988
Child increase	10,900	10,464
Front-veteran's supplement	8,047	6,054

Pension benefits 2021, €/month

Earnings-related

Full national pension	
Recipient lives alone	665.29
Cohabiting recipient ¹	593.97
Spouse's continuing pension, full additional amount	
Recipient lives alone	534.44
Cohabiting recipient ¹	462.41
Additional front-veteran's supplement, full amount	
Recipient lives alone	258.13
Cohabiting recipient ¹	226.04
Orphan's pension, full additional amount	91.49
Guarantee pension, full amount	837.59

Flat-rate components

Child increase	22.23
Orphan's pension	60.49
Front-veteran's supplement	125.46
Spouse's initial pension	328.74
Spouse's continuing pension	102.97

¹ Married, cohabiting or in registered partnership.

Disability allowances

	2019	2020
Total number of recipients at year-end	264,714	261,937
Disability allowance for persons under 16	36,595	37,466
Disability allowance for persons aged 16 or older	13,911	14,177
Care allowance for pensioners	214,246	210,324
Allowance expenditures, € million	551.4	553.7
Disability allowance for persons under 16	77.0	79.9
Disability allowance for persons aged 16 or older	36.4	36.8
Care allowance for pensioners	437.9	437.0

Disability allowances 2021, €/month

	Basic rate	Middle rate	Highest rate
Disability allowance for persons under 16	93.39	217.93	422.58
Disability allowance for persons aged 16 or older	93.39	217.93	422.58
Care allowance for pensioners	71.48	155.72 ¹	329.27 ¹

1 Front-veterans also receive a disability supplement in the amount of €107.88/month.

Persons entitled to interpreting services for the disabled at year-end

	2019	2020
Total number of entitled persons	5,915	5,874
Hearing impaired	3,582	3,563
Speech impaired	1,974	1,952
Sight and hearing impaired	359	359

Public expenditure on health services

	2018*	2019*
Total public expenditure on health services, € million	16,013	16,889
Specialised health care	7,159	7,498
Primary health care ¹	2,457	2,632
Oral health care	316	332
Occupational and student health care	431	425
Long-term care of the elderly and of persons with disabilities and home care	3,121	3,354
Private health care reimbursed under the National Health Insurance	440	462
Pharmaceuticals and other medical non-durables	1,460	1,551
Other health care	628	635
Proportion of public expenditure on health services, %		
In social protection expenditure	22.8	23.4
In GDP	6.9	7.0

1 Excl. occupational, student and oral health care.

Expenditure on general health insurance benefits, € million

	2019	2020
Total benefit expenditure¹	3,829.2	3,987.2
Sickness allowances	819.9	818.7
Partial sickness allowances	46.4	50.3
Sickness allowances payable under the YEL Act	8.8	8.6
Parenthood allowances	885.6	931.4
Refunds ²	1,978.5	2,053.9
Medicines ²	1,551.0	1,634.9
Basic refund	316.4	308.5
Special refunds		
Lower special refund	376.2	408.8
Higher special refund	653.2	700.1
Additional refund	205.0	217.4
Doctors' services	54.8	49.4
Dental care ³	48.3	44.0
Examinations and treatment	39.5	40.6
Physical therapy	8.7	7.5
Transportation services ⁴	284.9	285.1

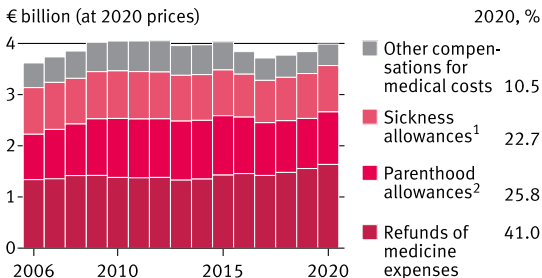
1 Includes compensations under the Communicable Diseases Act, daily allowances for tissue donors, compensations to employers for annual leave costs and family leave costs, special care allowances and refunds for the cost of dose dispensing services.

2 Includes refunds for the cost of dose dispensing services.

3 Includes refund data on dental hygienist services.

4 Includes refunds of exceptionally large expenses.

Expenditure on general health insurance benefits



1 Includes sickness allowances, partial sickness allowances and sickness allowances payable under the YEL Act, compensations under the Communicable Diseases Act and daily allowances for tissue donors.

2 Includes compensations to employers for annual leave costs and family leave costs, and special care allowances.

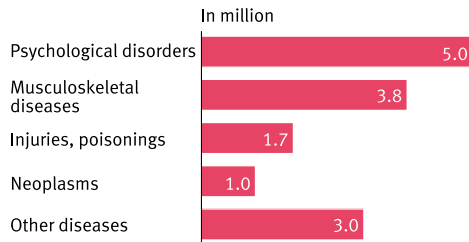
Sickness and parenthood allowances

	2019	2020
Recipients		
Sickness allowances ¹	304,146	294,568
Partial sickness allowance ¹	23,538	24,819
Sickness allowances payable under the YEL Act ¹	17,979	18,020
Parenthood allowances for mothers	80,067	79,666
Parenthood allowances for fathers	58,409	58,170
Average allowance	€/day	€/day
Sickness allowances ²	53.83	56.44
Parenthood allowances for mothers	64.93	67.20
Parenthood allowances for fathers	82.96	84.94

1 A single beneficiary may receive several types of allowance at the same time.

2 Not including partial sickness allowances or sickness allowances payable under the YEL Act.

Number of sickness allowance days paid in 2020



Basis for the amount of sickness allowances 2021

Annual income, € ¹	Calculation formula for the allowance, € per working day
0–1,503	Minimum allowance 29.05
1,504–32,011	$0.7 \times \text{annual income} : 300$
More than 32,011	$74.69 + 0.20 \times (\text{annual income} - 32,011) : 300$

¹ 9,91% is deducted from wage or salary income before applying the formula.

Basis for the amount of parenthood allowances 2021

Annual income, € ¹	Calculation formula for the allowance, € per working day
0–12,452	Minimum allowance 29.05
12,453–39,144	$0.7 \times \text{annual income} : 300^2$
39,145–60,225	$91.34 + 0.40 \times (\text{annual income} - 39,144) : 300^2$
More than 60,225	$119.44 + 0.25 \times (\text{annual income} - 60,225) : 300^2$

¹ 9,91% is deducted from wage or salary income before applying the formula.

² Maternity allowance based on the annual income is paid at an increased rate for the first several weeks.

Refunds for the costs of private-sector health services

	2019, thousands	2020, thousands	2020, per 100 pop.
Medicines (no. of visits to pharmacy)			
Basic refund	20,222	19,642	354.5
Special refund			
Lower special refund	7,260	7,376	133.1
Higher special refund	2,894	2,954	53.3
Doctor's services (no. of visits)	3,344	2,999	54.1
General practitioner ¹	693	628	11.3
Specialist ¹	2,632	2,351	42.4
Dental care (no. of visits) ²	2,303	2,090	37.7
Examinations and treatments (no. of visits)	3,019	2,745	49.5
Transportation (no. of one-way trips)	4,163	3,742	67.5

1 Not including prescription renewals that did not require a visit to the doctor.

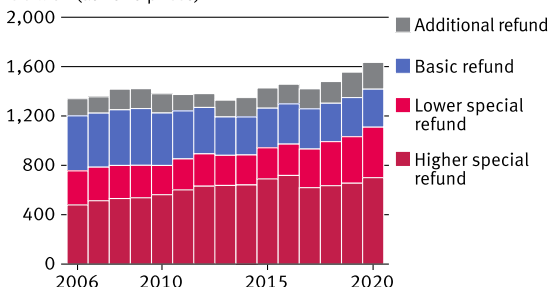
2 Includes refund data on dental hygienist services.

Recipients of refunds for medicine expenses

	2019	2020
Total number of recipients	3,008,278	2,903,320
Recipients of refunds and persons who did not meet the initial deductible, total	3,861,861	3,730,258
Recipients of the basic refund	3,764,802	3,626,250
Proportion of the population, %	68.0	65.4
Recipients of the special refund	1,260,745	1,272,518
Proportion of the population, %	22.8	23.0
Recipients of the additional refund for large medicine expenses	259,013	294,598
Proportion of the population, %	4.7	5.3

Refunds for medicine expenses

€ billion (at 2020 prices)



Refunds of medical expenses, 2021

	Copay- ment, €	Proportion of cost cov- ered (exl. co- payment), %	Average reimburse- ment in 2020, %
Medicines ¹			
Basic refund	–	40 ²	38.4
Lower special refund	–	65 ²	63.4
Higher special refund	4.50	100 ²	97.2
Doctors' fees	–	2	14.4
Dentists' fees	–	2	13.7
Examinations and treatments	–	2	13.6
Transportation ¹ (one-way trip)	25.00	100	86.8

1 Refunds for medicine costs are subject to a €50 initial deductible. Once a patient has reached an annual deductible of €579.78, all additional costs (minus a €2.50 medicine-specific copayment) are reimbursed. Transportation costs exceeding an annual deductible of €300 are reimbursed in full.

2 Refunds are paid out on the basis of predetermined tariffs or reference prices.

Occupational and student health services covered by the National Health Insurance

	2018	2019
Employer-provided occupational health care		
Employees covered	1,907,408	1,936,910
Total expenses, € million	843.7	875.2
Refunds, € million	359.7	367.0
Health services for the self-employed		
Refunds, € million ¹	3.4	3.7
Student health services		
Refunds, € million	22.4	23.7

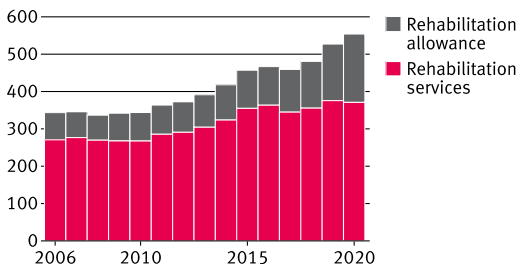
1 Includes state-funded studies on farmers' working conditions.

Rehabilitation

	2019	2020
Total number of rehabilitation beneficiaries	145,226	150,091
Recipients of rehabilitation services	134,010	141,128
Vocational rehabilitation	27,498	30,718
Intensive medical rehabilitation	35,502	37,760
Rehabilitative psychotherapy	50,392	56,682
Discretionary rehabilitation	26,752	22,174
Recipients of rehabilitation allowance	45,586	43,394
Total expenditure, € million	525.6	554.0
Rehabilitation services	374.5	370.9
Rehabilitation allowance	151.1	183.1
Expenditure per client, €	3,619	3,691

Expenditure on rehabilitation

€ billion
(at 2020 prices)



Unemployment protection

	2019	2020
Unemployment rate, % ¹	6.7	7.8
Unemployed job-seekers ^{2, 3}	240,379	342,423
Recipients of basic unemployment allowance or labour market subsidy ³	209,411	250,040
Recipients of earnings-related unemployment allowance ³	105,874	162,103

1 Source: Labour Force Survey of Statistics Finland. Annual average.

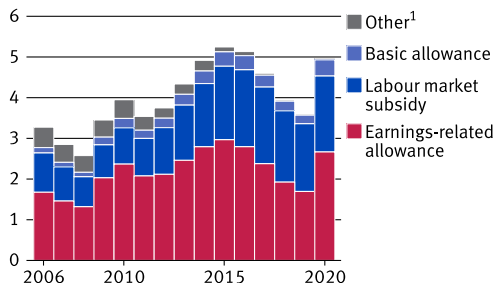
2 Source: Ministry of Employment and the Economy. Workers laid off temporarily with a group notification are not included.

3 Average at the end of month.

NB. The basic allowance and the labour market subsidy are paid by Kela, the earnings-related allowance by unemployment funds.

Unemployment benefits

€ billion (at 2020 prices)



1 Job alternation compensation, commuting and relocation allowance, labour market subsidy paid in combination with wage subsidy, training subsidy, training allowance, and integration assistance for immigrants.

Unemployment benefits

	2019	2020
Total benefits paid, € million	3,590.6	4,957.2
Basic provision	1,869.9	2,264.8
Basic unemployment allowances	209.9	397.4
Labour market subsidy	1,658.5	1,866.2
Job alternation compensation	0.1	0.1
Commuting and relocation allowance	1.4	1.2
Earnings-related provision	1,720.8	2,692.4
Earnings-related unemployment allowances	1,690.4	2,665.8
Job alternation compensation	27.7	23.7
Commuting and relocation allowance	2.7	2.8
Benefits	€/day	€/day
Basic provision		
Basic unemployment allowances	30.10	31.98
Labour market subsidy	34.23	35.58
Job alternation compensation	22.16	23.33
Commuting and relocation allowance	35.55	36.61
Earnings-related provision		
Earnings-related unemployment allowances	61.95	66.72
Job alternation compensation	55.58	56.76
Commuting and relocation allowance	36.99	38.04

Basic unemployment allowance/labour market subsidy 2021, €/day

Full rate	33.78
Child increase	
For one child	5.30
For two children	7.78
For three or more children	10.03

Recipients of unemployment benefits from Kela at year-end

	2019	2020
Total number of recipients	208,570	247,385
Recipients of basic unemployment allowance	29,576	54,442
During a period of unemployment	26,122	49,064
During participation in employment promoting services	3,454	5,378
Labour market subsidy	178,902	192,865
During a period of unemployment	123,014	143,925
During participation in employment promoting services	55,888	48,940
Job alternation compensation	10	8
Commuting and relocation allowance	89	74

Recipients of labour market subsidy by length of unemployment at year-end

	2019	2020
Total number of recipients	178,902	192,865
Subsidy paid on account of unemployment for		
Less than 300 days	75,517	81,715
300–999 days	56,732	60,368
1,000 days or more	46,653	50,782

NB. Parenthood allowances are paid under the Health Insurance Act, see p. 14.

Maternity and adoption grants

	2019	2020
Total benefits paid, € million	9.8	10.6
Adoption grant	0.5	0.3
Number of recipients annually	44,351	49,177
Adoption grant	84	43
Proportion of maternity grants provided as maternity packages, %	64.0	66.1

Child benefits

	2019	2020
Total benefits paid, € million	1,359	1,375
Number of children at year-end	985,832	977,024
Number of children in single-parent families	171,395	174,129
Number of families at year-end	541,065	538,210
Number of single-parent families	106,066	107,604
€/child in December	113.91	116.28

Rates of child benefit in 2021, €/month

For first child	94.88
For second child	104.84
For third child	133.79
For fourth child	163.24
For fifth and each additional child	182.69

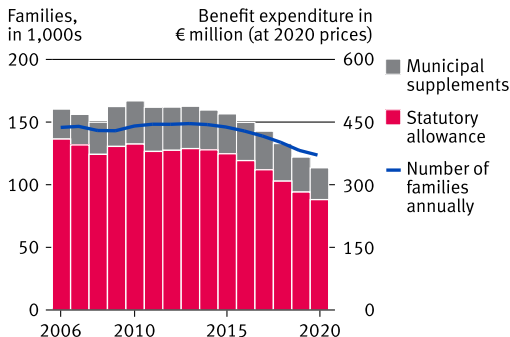
NB. The single-parent supplement is €63.30 a month for each child.

Child care allowances

	2019	2020
Statutory provision		
Total benefits paid, € million	281.6	264.3
Number of families at year-end	71,074	66,968
Child home care allowance	43,641	41,772
Male recipients, %	5.5	5.5
Private day care allowance	10,685	9,534
Flexible care allowance	9,107	8,937
Partial care allowances	9,338	8,091
Number of children at year-end	87,344	80,811
Under the age 3	56,607	53,369
Proportion of all under-3-year-olds, % ¹	51.3	50.4
Schoolchildren (1. and 2. grade) €/family (December)	9,205	8,807
Child home care allowance	404.82	405.88
Private day care allowance	189.57	199.07
Municipal supplements		
Total benefits paid, € million	83.2	75.9
€/family (December)	313.27	308.75

1 Children under 9 months of age are not included in the reference population.

Child day care subsidies



Rates of statutory child care allowances 2021, €/month

Child home care allowance

Care allowance

For one child under age 3	342.95
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For each additional child under age 3	102.67
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child aged 3 or over	65.97
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Care supplement per family (max.)	183.53
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Private day care allowance

Allowance per child ¹	174.59
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Allowance per child ²	64.24
----------------------------------	-------

Care supplement per child (max.)	146.82
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Flexible care allowance

Lower rate ³	162.98
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Higher rate ⁴	244.47
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Partial care allowance	98.21
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1 For children entitled to full-time early childhood education.

2 For children entitled to 20 hours of early childhood education per week.

3 Working time is more than 22.5 hours per week but does not exceed 30 hours or 80% of typical full-time hours.

4 Average working time does not exceed 22.5 hours per week or 60% of typical full-time hours.

Child maintenance allowance

	2019	2020
Total benefits paid, € million	208.6	215.6
Beneficiaries at year-end		
Number of children	103,764	101,814
Number of families	71,303	69,954
€/month (December)		
Per child	156.18	163.45
Per family	227.28	237.89

Kela housing benefits

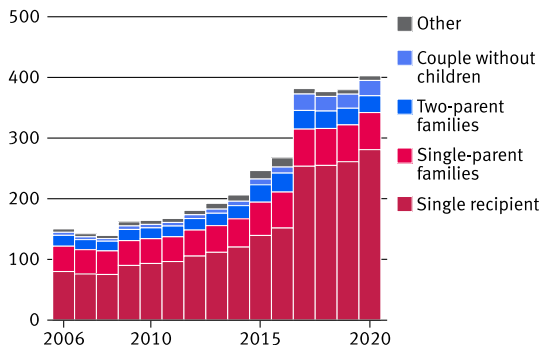
	2019	2020
Total benefits paid, € million	2,135.5	2,232.3
General housing allowance	1,491.0	1,566.5
Housing allowance for pensioners	616.2	636.2
Housing supplement for students	13.5	13.9
Housing assistance for conscripts' families	14.8	15.7
Number of recipients at year-end		
General housing allowance (households)	379,667	402,559
Housing allowance for pensioners	212,192	213,183
Housing supplement for students	10,812	7,988
Housing assistance for conscripts' families (households)	3,614	3,910

General housing allowance

	2019	2020
Recipient households at year-end	379,667	402,559
Form of housing tenure		
Rental home	363,668	385,437
Owner-occupied home	15,999	17,122
Household's life situation		
Unemployed households	133,336	146,291
Student households	150,108	162,419
Type of household		
One-person households	260,947	280,830
Households including child(ren)	88,059	88,805
Single-parent households	60,684	61,119
Total benefits paid, € million	1,491.0	1,566.5
Housing allowance, €/month (December)	322.89	323.85

Recipients of general housing allowance at year-end

Households, in 1,000s



Housing allowance for pensioners

	2019	2020
Recipients at year-end	212,192	213,183
Rental home	195,962	197,642
Primary rental flat	148,815	150,063
Assisted living	41,302	41,662
Other	5,845	5,917
Owner-occupied home	16,230	15,538
Flat in a housing company	12,669	12,210
Single-family house	3,561	3,328
Total benefits paid, € million	616.2	636.2
Average allowance, €/month	237.57	242.86

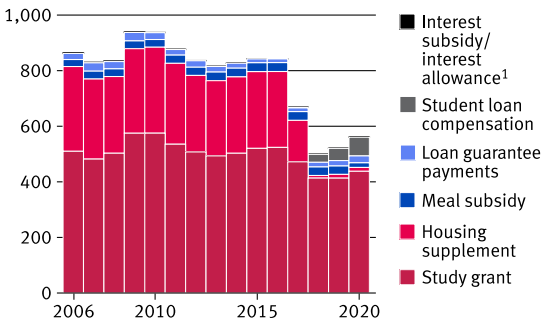
Expenditure on financial aid for students, € million

	2019	2020
Total benefits paid¹	500.6	544.0
Study grant	412.0	437.9
Housing supplement	13.5	13.9
Student loan compensation	43.8	67.3
Interest allowance for student loans	0.1	0.1
Loan guarantee payments	19.5	24.9
Meal subsidies	30.1	16.6

1 The amount recoverable on collected student loan guarantee debt and the 7,5% collection penalty have been deducted from the total amount but not from the amounts of the individual categories of financial aid.

Expenditure on financial aid for students

€ million
(at 2020 prices)



1 Interest subsidies for student loans were discontinued on 31 July 2008.

Recipients of student financial aid

	2019	2020
Recipients (December)	231,603	250,217
Financial aid consisting of		
study grant	217,972	224,627
housing supplement	10,812	7,988
government guarantee for student loan	183,340	202,300

Basic amount of study grant, 2020/2021, €/month

Guardian of a minor ¹	353.75
Married	252.76
Lives alone, aged 18 or over	252.76
Lives alone, aged 17	102.75
Lives with parent, aged 20 or over	82.20
Lives with parent, aged 17–19	39.04
Supplementary allowance for study materials ²	47.26

1 The guardian of a child under 18 years of age may receive a €100.99 provider supplement.

2 Supplementary allowance for the purchase of study materials can be granted for vocational studies and studies in upper secondary school that would be covered under the student financial aid provisions.

Student loan guarantee: Amounts 2020/2021, €/month

Students under 18 years of age, other than higher education	300.00
Students 18 years or older, other than higher education	650.00
Students in higher education	650.00
Recipients of the adult education allowance (studying in Finland)	650.00
Students studying abroad	800.00

School transportation subsidy

	2019	2020
Total benefits paid, € million	43.1	34.0
Number of recipients (December)	28,972	26,980
Average amount, €/month (December)	156.25	152.12

Expenditure on basic social assistance from Kela, € million

	2019	2020
Total benefits paid	698.4	784.0
Expenditure on expenses covered by the basic amount	265.7	294.7
Expenditure on housing expenses	346.5	359.4
Expenditure on health care expenses	69.6	66.5
Expenditure on other expenses	16.6	63.4

NB. Includes temporary compensation due to epidemic outbreak paid 2020. The temporary compensation is included in expenditure on other expenses.

Recipients of social assistance from Kela

	2019	2020
Total number of recipient households	274,408	288,329
Single-person households	205,585	218,012
Childless couples	14,698	15,703
Two-parent families	20,168	21,362
Single-parent families	33,957	33,252
Individual recipients	396,636	417,071

Basic amount of social assistance 2021, €/month

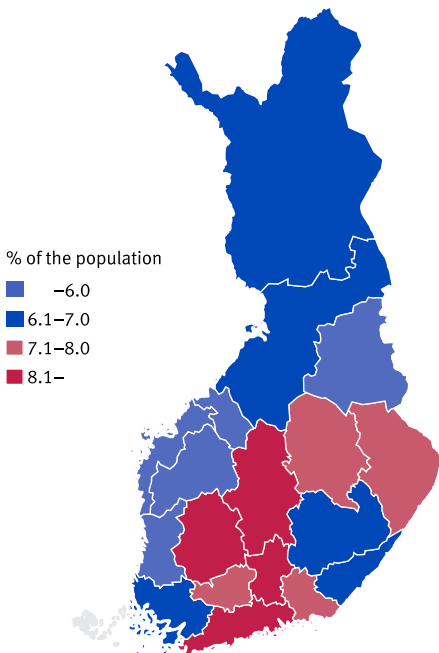
Adults

Persons living alone, no dependent children	504.06
Persons aged 18 or over sharing a household	428.45
Single parents	574.63
Persons aged 18 or over living with their parent(s)	367.96

Children

Aged 10–17, oldest sibling	352.84
Aged 10–17, second oldest sibling	327.64
Aged 10–17, third oldest sibling and all other children, each	302.44
Under 10 years of age, oldest sibling	317.56
Under 10 years of age, second oldest sibling	292.35
Under 10 years of age, third oldest sibling and all other children, each	267.15

Recipients of basic social assistance from Kela in 2020, by region



NB. In the Åland region, basic social assistance is paid by local authorities, not Kela.

Conscript's allowance

	2019	2020
Total benefits paid, € million	15.56	16.37
Number of entitled households annually	8,830	9,103
Conscript as beneficiary, %	96.8	97.1
Family member as beneficiary, %	3.4	2.9
Average amount per household, €/month (December)	307.74	314.03

Pension assistance

	2019	2020
Total benefits paid (€ million)	27.1	38.6
Number of recipients (December)	4,445	3,341
Average amount, €/month (December)	780.71	829.70

Amount of pension assistance 2021

	€/month
Maximum amount	837.59

Customer contacts by service channel

	2019	2020
Customer contacts, million		
Online services ¹	52.6	64.4
Telephone service	3.6	4.0
Service by appointment	0.103	0.225
Direct refund	36.3	34.7
Service by mail ²	8.8	6.9
Office-based service	2.0	0.9
Service by appointment	0.146	0.061
Citizen service centres	0.099	0.071

1 Secure sign-ins to Kela's online customer service.

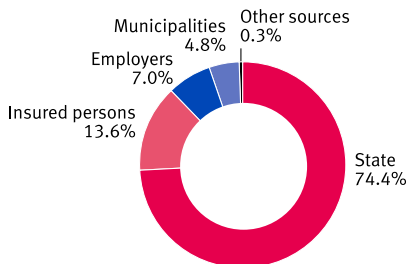
2 Claims and supporting documentation received by Kela.

Kela expenditure and financing, € million

	2020	%	2021*
National Pension Insurance			
Expenditure	3,812	100.0	3,826
National pensions	2,242	58.8	2,230
Other benefits	1,502	39.4	1,534
Administration expenses	67	1.8	62
Financing	3,814	100.0	3,826
State	3,807	99.8	3,826
Other income	7	0.2	0
National Health Insurance			
Expenditure	5,222	100.0	5,610
Earned income insurance	2,496	47.8	2,697
Medical care insurance	2,510	48.1	2,672
Administration expenses	216	4.1	242
Financing	5,288	100.0	5,861
Insured population	2,036	38.5	2,187
Employers	1,149	21.7	1,390
State	2,069	39.1	2,250
Other income	33	0.6	34
General fund for social security			
Expenditure	7,398	100.0	7,650
Unemployment insurance	2,266	30.6	2,300
Benefits for families with children	1,884	25.5	1,856
General housing allowance	1,567	21.2	1,648
Benefits for students	578	7.8	624
Basic social assistance ¹	784	10.6	754
Other benefits	57	0.8	152
Administration expenses	263	3.6	316
Financing	7,398	100.0	7,618
State	6,393	86.4	6,589
Municipalities	786	10.6	779
Wage and salary earners	207	2.8	239
Other income	12	0.2	11

1 Includes temporary compensation due to epidemic outbreak paid 2020.

Financing of the Social Insurance Institution 2020



Kela staff and organisation, at year-end 2020

Total staff	8,095
Permanent staff	7,275
Temporary staff	820
Kela offices	145
Citizen service centres	147
Workplace sickness funds	56

Average rates of social insurance contributions, 2021

Insured persons

Percentage of taxable income under municipal taxation¹

National Health Insurance (for medical care coverage)

Wage and salary earners, self-employed persons	0.68
Beneficiaries	1.65

Percentage of earnings¹

National Health Insurance (for daily allowance coverage)

Wage and salary earners, self-employed persons ²	1.36
Persons insured under the Self-Employed Persons' Pensions Act ²	1.55

Employees' pension insurance rate, employees under 53 and 63 or over ³	7.15
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Employees' pension insurance rate, employees aged 53 to 62 ³	8.65
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Wage and salary earners' unemployment insurance rate	1.40
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Employers

Percentage of total wage bill

Contributions of employers	20.67*
National Health Insurance	1.53
Earnings-related pension insurance ³	16.95*
Employment accident insurance	0.70*
Unemployment insurance	1.46*
Group life insurance	0.07*

1 Confirmed income from self-employment for persons insured under the Self-Employed Persons' or Farmers' Pensions Acts.

2 If the total annual amount of wage, salary and self-employment income is less than €14,766, the contribution rate is 0.00% for wage and salary earners and self-employed persons and 0.19% for persons insured under the Self-Employed Persons' Pensions scheme.

3 Contribution to the Self-Employed Persons' or Farmers' Pensions Scheme: 24.1% (persons under 53 and 63 or over) or 25.6% (persons aged 53 to 62) of earned income.

